

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
6851 N.E. Loop 820, Suite 300
North Richland Hills, TX 76180-6608
(817) 770-8500
(817) 498-1362 FAX

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:

ERNESTO ALAMOS, xxx-xx-5506
14024 WRANGLER WAY
HASLET, TX 76052

DEBTOR

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CASE NO. 21-41026-MXM
CHAPTER 13

COURT HEARING:
Thursday, February 20, 2025 at 8:30 AM

**NOTICE TO DEEM MORTGAGE CURRENT OR, ALTERNATIVELY, NOTICE OF AMOUNT
DEEMED NECESSARY TO CURE (INCLUDING NOTICE OF HEARING)**

(Mid Case Mortgage Notice per Local Rule 3002.1-1)

(42 - 46)

RESPONSE REQUIRED BY CREDITOR

ATTENTION CREDITOR/HOLDER: COLONIAL SAVINGS, Court Claim No.: 12

Property Description: 14024 Wrangler Way Haslet TX 76052

TO ALL PARTIES IN INTEREST

PURSUANT TO LOCAL RULE 3002.1-1, THE CHAPTER 13 TRUSTEE, TIM TRUMAN, FILES THIS NOTICE TO DEEM MORTGAGE CURRENT OR, ALTERNATIVELY, NOTICE OF AMOUNT DEEMED NECESSARY TO CURE ('MORTGAGE NOTICE').

A SCHEDULING ORDER WILL BE SERVED BY THE BANKRUPTCY CLERK WHICH WILL ESTABLISH SPECIFIC, IMPORTANT, AND MANDATORY DATES AND DEADLINES CONCERNING THIS MORTGAGE NOTICE, AS WELL AS OTHER REQUIREMENTS ('SCHEDULING ORDER'). IF THERE IS A CONFLICT BETWEEN THE SCHEDULING ORDER AND THIS MORTGAGE NOTICE, THE SCHEDULING ORDER WILL CONTROL.

PURSUANT TO LOCAL BANKRUPTCY RULE 3002.1-1, ON OR BEFORE SIXTY (60) DAYS FROM THE DATE OF SERVICE OF THE MORTGAGE NOTICE, THE HOLDER OF A CLAIM COVERED BY THIS MORTGAGE NOTICE SHALL FILE A WRITTEN RESPONSE WITH THE CLERK OF THE COURT AT US BANKRUPTCY CLERK, 501 W. 10TH STREET, FORT WORTH, TX 76102 AND SHALL SERVE THE RESPONSE ON THE DEBTOR, DEBTOR'S ATTORNEY AND THE TRUSTEE AND ANY OTHER PARTY IN INTEREST. THE RESPONSE SHALL INDICATE WHETHER THE HOLDER DISPUTES THE INFORMATION CONTAINED IN THIS MORTGAGE NOTICE. THE RESPONSE SHALL ALSO ITEMIZE ANY CURE AMOUNTS OR POST-PETITION ARREARAGES THAT THE HOLDER CONTENDS EXIST ON THE DATE OF THE RESPONSE. THE DEBTOR MAY FILE A REPLY WITHIN NINETY (90) DAYS FROM THE DATE OF THE FILING OF THIS MORTGAGE NOTICE.

PURSUANT TO LOCAL BANKRUPTCY RULE 3002.1-1, THE COURT SHALL, AFTER NOTICE AND HEARING, DETERMINE WHETHER OR NOT THE DEBTOR IS CURRENT ON ALL REQUIRED POST-PETITION AMOUNTS. IF THE HOLDER OF A CLAIM FAILS TO RESPOND AND/OR THE DEBTOR FAILS TO REPLY, THE COURT MAY MAKE THIS DETERMINATION BY DEFAULT. AN ORDER SHALL BE ISSUED REFLECTING ANY DETERMINATION BY THE COURT.

IF A RESPONSE AND/OR REPLY IS TIMELY FILED, A HEARING ON THIS MORTGAGE NOTICE SHALL BE

Case No: 21-41026-MXM

ERNESTO ALAMOS

Notice of Amount Deemed Necessary to Cure Mortgage Arrearage (42 - 46)

Page 2 of 4

DEEMED REQUESTED. ANY RESPONSE NOT RESOLVED, WILL BE HEARD BEFORE THE COURT ON THIS MORTGAGE NOTICE AND SHALL BE SET FOR 8:30 am, ON February 20, 2025 AT ROOM 128, U.S. BANKRUPTCY COURT, ELDON B. MAHON U.S. COURTHOUSE, 501 W. 10TH STREET, FORT WORTH, TX 76102.

THE ENTRY OF ANY ORDER BY THE COURT ON THIS MORTGAGE NOTICE, WHETHER BY DEFAULT OR OTHERWISE, SHALL PRECLUDE THE HOLDER OF THE CLAIM AND THE DEBTOR FROM CONTESTING THE AMOUNTS SET FORTH IN THE ORDER IN ANY CONTESTED MATTER OR ADVERSARY PROCEEDING IN THIS CASE OR IN ANY OTHER MATTER, MANNER, OR FORUM AFTER A DISCHARGE IN THIS CASE, UNLESS THE COURT DETERMINES, AFTER NOTICE AND HEARING, THAT THE FAILURE TO RESPOND AND/OR REPLY WAS SUBSTANTIALLY JUSTIFIED OR IS HARMLESS.

PLAN ARREARAGE

To the Trustee's knowledge, the Debtor IS current on their plan, or if not, the amount believed necessary to cure any default on the plan is \$188.00.

PRE-PETITION MORTGAGE ARREARAGE

The amount believed necessary to cure any **pre**-petition home mortgage arrearage claim(s) ("**cure amount**") is as follows:

Claim Type: HOME MORTGAGE ARREARS - PRE PETITION

<u>Court</u> <u>Claim #</u>	<u>Trustee</u> <u>Claim #</u>	<u>Account</u> <u>Number</u>	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>		<u>Total Amount</u> <u>Paid By Trustee</u>
12	22	9152	\$228.05	\$228.05	Principal	\$228.05
					+ Interest	\$0.00
						\$228.05

PRINCIPAL AMOUNT NECESSARY TO CURE PRE-PETITION MORTGAGE ARREARAGE CLAIM (TRUSTEE CLAIM # 22) TO BE PAID BY THE TRUSTEE, IF ANY: \$0.00

POST-PETITION MORTGAGE ARREARAGE

In the event the Trustee is paying a **post**-petition home mortgage arrearage claim, the status of that claim is as follows:

Claim Type: HOME MORTGAGE ARREARS - POST PETITION

Case No: 21-41026-MXM

ERNESTO ALAMOS

Notice of Amount Deemed Necessary to Cure Mortgage Arrearage (42 - 46)

Page 3 of 4

<u>Court</u> <u>Claim #</u>	<u>Trustee</u> <u>Claim #</u>	<u>Account</u> <u>Number</u>	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>		<u>Total Amount</u> <u>Paid By Trustee</u>
12	23	9152	\$1,200.00	\$1,200.00	Principal	\$1,200.00
					+ Interest	\$0.00
						\$1,200.00

**PRINCIPAL AMOUNT NECESSARY TO CURE POST-PETITION MORTGAGE ARREARAGE CLAIM
(TRUSTEE CLAIM # 23) TO BE PAID BY THE TRUSTEE, IF ANY: \$0.00**

ONGOING "CURRENT" MONTHLY MORTGAGE PAYMENTS

Claim Type: HOME MORTGAGE CURRENT

<u>Court</u> <u>Claim #</u>	<u>Trustee</u> <u>Claim #</u>	<u>Account</u> <u>Number</u>	<u>Claim</u> <u>Asserted</u>	<u>Claim Allowed</u> <u>(10/29/2024)</u>
12	1	9152	\$215,590.62	\$215,590.62

- Paid Direct by Debtor-

THE ONGOING "CURRENT" MONTHLY MORTGAGE PAYMENTS ARE, ACCORDING TO THE PLAN, TO BE PAID DIRECT BY THE DEBTOR. THE TRUSTEE HAS NO KNOWLEDGE OF THE STATUS OF THOSE ONGOING PAYMENTS, OR ANY POST-PETITION ARREARAGE THEREON, EXCEPT AS NOTED ABOVE, IF ANY. HOWEVER, THE HOLDER OF THE CLAIM MUST ITEMIZE IN ITS RESPONSE ANY OTHER PRE-PETITION ARREARAGES OR ANY POST-PETITION ARREARAGES THAT THE HOLDER CONTENDS EXIST AS OF THE DATE OF THE HOLDER'S RESPONSE. OTHERWISE, THE COURT WILL ISSUE AN ORDER BY DEFAULT, FINDING THE INFORMATION CONTAINED IN THIS NOTICE IS UNOPPOSED AND/OR UNDISPUTED.

Case No: 21-41026-MXM

ERNESTO ALAMOS

Notice of Amount Deemed Necessary to Cure Mortgage Arrearage (42 - 46)

Page 4 of 4

Respectfully submitted,

/s/ Tim Truman

Tim Truman

Chapter 13 Trustee/State Bar No. 20258000

6851 N.E. Loop 820, Suite 300

North Richland Hills, TX 76180-6608

(817) 770-8500

(817) 498-1362 FAX

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing "Notice of Amount Deemed Necessary to Cure Mortgage Arrearage" was served on the debtor, the creditor/holder of the claim, and creditor's/holder's counsel listed below, by ordinary U.S. Mail, and that the attorney for debtor, the United States Trustee, and all Notice of Appearance parties were served electronically through the Court's ECF System at the e-mail address registered with the Court, on or before the 30th day of October, 2024.

/s/ Tim Truman

Tim Truman

Chapter 13 Trustee

U.S. FIRST CLASS MAIL:

CREDITOR/HOLDER OF CLAIM:

COLONIAL SAVINGS, 2626 W FWY, FT WORTH, TX 76102

ATTORNEY FOR CREDITOR/HOLDER OF CLAIM:

BARRETT DAFFIN FRAPPIER TURNER AND ENGEL LLP, 4004 BELT LINE RD #100, ADDISON, TX 75001

DEBTOR(S):

ERNESTO ALAMOS, 14024 WRANGLER WAY, HASLET, TX 76052

ELECTRONIC SERVICE:

UNITED STATES TRUSTEE, 1100 COMMERCE STREET, ROOM 976, DALLAS, TX 75242

MARK B FRENCH, 1901 CENTRAL DR STE 704, BEDFORD, TX 76021

WILCOX LAW FIRM PLLC, PO BOX 201849, ARLINGTON, TX 76006

ACAR LEASING LTD, PO BOX 183853, ARLINGTON, TX 76096

LINEBARGER GOGGAN BLAIR & SAMPSON LLP, 2777 N STEMMONS FWY #1000, DALLAS, TX 75207

BARRETT DAFFIN FRAPPIER TURNER AND ENGEL LLP, 4004 BELT LINE RD #100, ADDISON, TX 75001